

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in this application:

Claim 1 (currently amended): A computer ~~program product having a plurality of program steps to be executed on a computer~~ readable medium comprising instructions to receive and route credit applications, ~~said computer being accessible by one or more funding sources via a communication channel~~, said ~~program product~~ instructions comprising:

[[means]] executable instructions for receiving a credit application from at least one remote application input location;

[[means]] executable instructions for monitoring the data flow of [[said]] a communication channel wherein said communication channel accesses a plurality of funding sources; and

[[means]] executable instructions for automatically and selectively forwarding said received credit application to said ~~one or more~~ plurality of funding sources by standardized facsimile service should said communication channel fail.

Claim 2 (currently amended): A computer ~~program product~~ readable medium as in claim 1 further comprising [[means]] executable instructions for receiving a funding decision from said ~~one or more~~ plurality of funding sources.

Claim 3 (currently amended): A method ~~to be executed on a computer to~~ for receive receiving and [[route]] routing credit applications, ~~said computer being accessible by one or more funding sources via a communication channel~~, said method comprising the steps of:

receiving a credit application from at least one remote application input location;

monitoring the data flow of [[said]] a communication channel wherein said communication channel accesses a plurality of funding sources;

should said communication channel fail, automatically and selectively forwarding said received credit application to said ~~one or more~~ plurality of funding sources by standardized facsimile service.

Claim 4 (currently amended): A method as in claim [[1]] 3 further comprising the step of receiving a funding decision from said ~~one or more~~ plurality of funding sources.

Claim 5 (currently amended): An apparatus to receive and route credit applications, said apparatus being accessible by ~~one or more~~ a plurality of funding sources via a communication channel, said apparatus comprising:

~~a processor configured to:~~

a network device to receive a credit application from at least one remote application input location;

a monitoring device to monitor the data flow of said communication channel; and

a processor configured to automatically and selectively forward said received credit application to said ~~one or more~~ plurality of funding sources by standardized facsimile service should said communication channel fail.

Claim 6 (currently amended): An apparatus as in claim 5 wherein said processor is further configured to receive a funding decision from said ~~one or more~~ plurality of funding sources.